

**United States Bankruptcy Court**

District of Utah  
Case No. 10-33416  
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Samuel Nathan Jones  
589 S. Angel St.  
Layton, UT 84041

Social Security No.:  
xxx-xx-4641

Employer's Tax I.D. No.:

Petition date: 9/29/10

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/30/10

Joel T. Marker  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 10-33416

User: deed  
Form ID: rab18

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Dec 30, 2010

The following entities were noticed by first class mail on Jan 01, 2011.

db +Samuel Nathan Jones, 589 S. Angel St., Layton, UT 84041-3527  
aty +Jennifer B. Smock, Wasatch Advocates, 4525 Wasatch Blvd., Suite 300,  
Salt Lake City, UT 84124-4210

7278820 +America First Credit U, Po Box 9199, Ogden, UT 84409-0199  
7278821 +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199  
7278823 +Bank of America, PO Box 650070, Dallas, TX 75265-0070  
7278828 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
(address filed with court: Hsbc Bank, Po Box 52530, Carol Stream, IL 60196)  
7278831 +Larry Jones, 589 S. Angel St., Layton, UT 84041-3527  
7278832 +Mr. Jones, 589 S. Angel St., Layton, UT 84041-3527  
7278834 +Nelnet, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904  
7278833 +Nelnet, 3015 S Parker Rd Suite 400, Aurora, CO 80014-2904  
7278836 +Uds (Original Creditor:Lullys Dba T, 702 Felix St, Saint Joseph, MO 64501-2236  
7278837 +Universal Account Servicing, PO Box 147, Saint Joseph, MO 64502-0147

The following entities were noticed by electronic transmission on Dec 30, 2010.

tr +EDI: QPGJONES.COM Dec 30 2010 20:23:00 Philip G. Jones tr, 853 West Center Street,  
Orem, UT 84057-5201

7278822 +EDI: AMEREXPR.COM Dec 30 2010 20:23:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
7278824 +EDI: CHASE.COM Dec 30 2010 20:23:00 Chase, Po Box 1093, Northridge, CA 91328  
7278825 +EDI: DISCOVER.COM Dec 30 2010 20:23:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316

7278826 +EDI: RMSC.COM Dec 30 2010 20:23:00 Distire/Gemb, Po Box 981439, El Paso, TX 79998-1439  
7278827 +EDI: HFC.COM Dec 30 2010 20:23:00 Hrsusa/Compusa, 301 N Walnut St,  
Wilmington, DE 19801-3974

7278829 +EDI: HFC.COM Dec 30 2010 20:23:00 Hsbc/Bstby, 1405 Foulk Road, Wilmington, DE 19803-2769  
7278835 +EDI: SECFIN.COM Dec 30 2010 20:23:00 Security Fin, C/O Security Finan Pob 3146,  
Spartanburg, SC 29304-3146

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 01, 2011

Signature:

